

Form DIS

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINA
RALEIGH DIVISION**

Case Number: 04-03521-5-JRL

Judge: J. RICH LEONARD

Dated: March 24, 2010

In Re:

ROSALIND DEVORA BROWN
2 ORION CIRCLE
ROUGEMONT, NC 27572
SSN (1): XXX-XX-2210

**DISCHARGE OF DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under § 1328(a) of title 11, United States Code, (the Bankruptcy Code).

Dated: 3/24/2010

BY THE COURT

J. RICH LEONARD
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That Are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts That Are Not Discharged

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Debts that are in the nature of alimony, maintenance, or support;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due; and
- f. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF SERVICE

DEBTOR 1 NAME: ROSALIND DEVORA BROWN
DEBTOR 2 NAME:

CASE NUMBER: 0403521

I Robert J Wallace, Jr. certify under penalty of perjury that I have served the attached document on the below listed entities in the manner shown on 03/25/2010 :

By First Class Mail :

AMERICREDIT, ATTN: BANKRUPTCY DEPARTMENT, P.O. BOX 183853, ARLINGTON, TX 76096 -
AVCO FINANCIAL SERVICES, PO BOX 200442, DALLAS, TX 75320-0442, -
BANK FIRST/ACTION CARD, ATTN: MANAGING AGENT, PO BOX 5052, SIOUX FALLS, SD 57117-5052 -
CAPITAL ONE, PO BOX 85167, BANKRUPTCY DEPARTMENT, RICHMOND, VA 23285 -
CHRISTOPHER LEWIS WHITE, ATTORNEY AT LAW, POST OFFICE BOX 31428, RALEIGH, NC 27622-1428 -
CREDIT BUREAU OF GREENSBORO, POST OFFICE BOX 26140, GREENSBORO, NC 27402-0040, -
CSDDUR, PO BOX 530, DURHAM, NC 27702, -
DUKE PRIVATE DIAGNOSTIC CLINIC, PO BOX 900002, RALEIGH, NC 27675-9000, -
DUKE UNIVERSITY FEDERAL CREDIT, 1400 MORRENE ROAD, DURHAM, NC 27705, -
DURHAM COUNTY TAX COLLECTOR, PO BOX 1309, DURHAM, NC 27702-1309, -
DURHAM REGIONAL HOSPITAL, AND EMERGENCY MEDICAL SERVICE, PO BOX 2568, RALEIGH, NC 27602 -
ECAST SETTLEMENT CORPORATION, P. O. BOX 35480, NEWARK, NJ 07193-5480, -
FMCC, DRAWER 55-953, P.O. BOX 55000, DETROIT, MI 48255-0953 -
HUTSON HUGHES & POWELL, PA, PO DRAWER 2252-A, DURHAM, NC 27702, -
INTERNAL REVENUE SERVICES, SPECICAL PROCEDURES FUNCTION, 320 FEDERAL PLACE, RM 335, GREENSBORO, NC 27401 -
JC PENNEY, PO BOX 533, DALLAS, TX 75221-9913, -
JOE WEINBERGER, JR, POST OFFICE BOX 1215, DURHAM, NC 27702, -
JOHN T. ORCUTT, ATTORNEY AT LAW, 6616-203 SIX FORKS RD., RALEIGH, NC 27615 -
KROSS, LIEBERMAN & STONE, INC, PO BOX 17449, RALEIGH, NC 27619-7449, -
LONG BEACH ACCEPTANCE, ONE MACK CENTRE DRIVE, BUILDING II, PARAMUS, NJ 07652 -
NC DEPARTMENT OF REVENUE, PO BOX 1168, RALEIGH, NC 27602-1168, -
NC DEPT OF REVENUE, C/O NC DEPARTMENT OF JUSTICE, PO BOX 629, RALEIGH, NC 27602-0629 -
NC DEPT OF REVENUE, C/O REGINALD S. HINTON, PO BOX 25000, RALEIGH, NC 27640-5000 -
NCESC, PO BOX 26504, RALEIGH, NC 27611, -
NEWPORT NEWS, % ECAST SETTLEMENT CORP, PO BOX 35480, NEWARK, NJ 07193-5480 -
PROVIDIAN NATIONAL BANK, PO BOX 24224, LOUISVILLE, KY 40224-4224, -
PUBLISHERS CLEARING HOUSE, 382 CHANNEL DRIVE, BANKRUPTCY DEPARTMENT, PORT WASHINGTON, NY 11050 -
REAL TIME RESOLUTIONS, INC., ATTN: MANAGER OR REG. AGENT, 1750 REGAL ROW, SUITE 120, DALLAS, TX 75235 -
ROSALIND DEVORA BROWN, 2 ORION CIRCLE, ROUGEMONT, NC 27572, -
ROUNDUP FUNDING, LLC, MS 550, PO BOX 91121, SEATTLE, WA 98111-9221 -
US ATTORNEY'S OFFICE, MIDDLE DISTRICT, PO BOX 1858, GREENSBORO, NC 27502-1858 -
USDA RURAL HOUSING SERVICE, CHAPTER 13 BANKRUPTCY PAYMENTS, PO BOX 790190, ST. LOUIS, MO 63166-0190 -
USDA, ATTN: BANKRUPTCY DEPT, PO BOX 66879, SAINT LOUIS, MO 63166 -
VAN RU CREDIT CORP, PO BOX 46549, LINCOLNWOOD, IL 60646-0549, -

By Electronic Transmittal :

By Fax :

I certify that I have prepared the Certificate of Service and that it is a true and correct copy to the best of my knowledge, information and belief.

Date: 03/25/2010

Signature: Robert J. Wallace, Jr.

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Memphis, TN 38134